

GMAC
MortgagePg 1 of 23
3451 Hammond Avenue
Waterloo, IA 50702
1-800-766-4622/Follow the Prompts**Important Note:** In accordance with RESPA requirements, this notice is being sent as a result of the review completed on your escrow account.**INITIAL ESCROW ACCOUNT
DISCLOSURE STATEMENT**

ACCOUNT NUMBER: 0601506083

PROPERTY ADDRESS:
9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

ANALYSIS DATE: DECEMBER 11, 2012

48434-0037400-015
DONNA CHINLOY
2672 NW 124TH AVE
CORAL SPRINGS FL 33065-8007

PLEASE KEEP THIS ESCROW ANALYSIS FOR COMPARISON TO NEXT YEAR'S STATEMENT.

DESCRIPTION	NEXT DUE DATE	ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT	AMOUNT(S) USED IN PRIOR ANALYSIS
FLOOD COUNTY	MAY 2013 NOVEMBER 2013	857.27 1,142.54	0.00 0.00
	TOTAL ANNUAL DISBURSEMENTS:	1,999.81	0.00
	TOTAL ESCROW PAYMENT:	166.65	537.34

The amounts above are based on either an estimate previously provided or the amount last disbursed.

New Payment Amount:		929.84
New Payment Effective:		FEBRUARY 01, 2013
Next Scheduled Analysis:		FEBRUARY 01, 2014
Payment change:	New	Prior Analysis
Escrow	166.65	537.34
Total	166.65	537.34
Principal/Interest	763.19	763.19
Total Payment	929.84	1,300.53

For details about the difference between the old and new payment amounts, please reference the ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT and AMOUNT(S) USED IN PRIOR ANALYSIS columns listed above.

Any questions regarding changes in the "Estimated Amount of Next Disbursement" should be directed to your Tax Authority and/or Insurance Company.
To reach our insurance department call: 1-800-256-9962.

If you are utilizing a military allotment, or third-party company to make payments on your behalf, please notify your service of any payment changes.

GMAC
Mortgage

THIS IS NOT A CHECK

Account Number

Payment Amount

Pay to the order of

No. 772-48

DONNA CHINLOY

R E S P A

Dear Valued Customer:

We recently reviewed your escrow account and found a surplus. The amount of the surplus is indicated by Figure 2 of the 2012-2013 Escrow Statement. This means there was more money in your account than we anticipated we will need to pay your estimated future escrow bills and maintain the cushion provided to your attorney. Effectively, you will receive a new monthly requirement statement based upon this new situation.

Your escrow analysis was based on our estimate of your future escrow bills. We usually prepare descriptions for exact amounts of these bills. Therefore, you could have either a shortage or a surplus when we do your next escrow analysis.

We are offering you 4 options for the surplus check:

1. Cash the check.

If you choose to cash the surplus check you do not need to return the attached coupon.

2. Apply the surplus to your escrow account.

You may return the check or a portion of the check and request we apply the surplus to your escrow account.

If you choose this option, the surplus will be used to lower your next 12 payments, starting with the effective date of your next analysis.

3. Apply the surplus to your mortgage payments.

You may return the check or a portion of the check and request we have the money applied to your mortgage payments. This will reduce or satisfy one or more of your next monthly payments. The result will be less than if the surplus check does not fulfill your entire mortgage payments, because you have additional funds to ensure that we receive the exact amount of your monthly payments. This is done by changing the proper application of funds.

4. Apply the surplus to your outstanding principal balance.

You may return the check or a portion of the check and request the money be applied to your outstanding principal balance. This may reduce the number of months you repay your loan, however, it will not reduce your monthly payment.

If you choose Option 1, you need not return us.

If you choose Option 2, 3, or 4, we ask that you return:

COMPLETE THE ATTACHED COUPON AND MAIL WITH THE SURPLUS CHECK AND ANY ADDITIONAL FUNDS TO US AT THE ADDRESS BELOW.

SEND TO:

Attention: Escrow Analysis
PO Box 780
Watson, IA 50704-0780

ACCT # _____

OPTION # _____

(COUPON MUST ACCOMPANY ESCROW SURPLUS CHECK)

YOUR ESCROW ANALYSIS

If we are maintaining a reserve account for the payment of taxes, insurance premiums, and/or other escrow items, a portion of your mortgage payment is deposited into your Escrow Impound account. Should your estimated or actual bills for taxes, insurance, and/or other escrow items go up or down, the amount we collect may be too little or too much to pay the anticipated bills. Therefore, we analyze your escrow account each year to adjust for the difference.

Your escrow account is maintained on an aggregate balance basis. This means that we calculate the amount of your required escrow payment based upon the lowest balance expected to occur within the 12-month period beginning with the effective payment change date for your escrow analysis. The anticipated lowest balance is determined through a running trial balance of the expected escrow receipts and disbursements in which the anticipated balance at the end of each month is noted. Your mortgage contract indicates what the maximum permitted low balance should be.

Your escrow payment will be equal to 1/12 of the anticipated total escrow disbursements plus a pro-rata portion of any shortage determined to exist if the lowest escrow balance in the running trial balance is less than the maximum permitted low balance. Shortages are usually a result of estimated or actual increases in taxes and/or insurance premiums, and/or the maintenance of any cushion authorized by your mortgage contract.

The effective date of your escrow analysis is the date on which the change in your payment takes effect.

THE FOLLOWING EXPLANATION IS PROVIDED TO ASSIST YOU IN UNDERSTANDING YOUR ESCROW ANALYSIS STATEMENT.

Section 1:

The "DESCRIPTION" identifies each escrow item that we will be paying.

The "NEXT DUE DATE" is the date by which the bill for each escrow item must be paid.

The "ESTIMATED AMOUNT(S) OF NEXT DISBURSEMENT" are the anticipated amount(s) for the next bill(s) for each escrow item.

The "AMOUNT(S) USED IN PRIOR ANALYSIS" are the corresponding amount(s) used in your prior escrow analysis.

Section 2:

The "ANALYSIS TYPE" indicates how we have classified your mortgage contract for escrow analysis purposes. It specifies the percentage, if any, of the total projected disbursements that we used to determine the maximum permitted low point for your escrow account.

The "PROJECTED ESCROW BALANCE" is the projected balance in your account as of the effective date of the analysis.

The "ANTICIPATED LOW POINT FOR ANALYSIS PERIOD" is the lowest balance anticipated to be in your escrow account during the 12 month period beginning with the effective date of the analysis.

The "MAXIMUM PERMITTED LOW POINT" is the maximum balance that can be projected to be in your account in its lowest point during the period covered by the escrow analysis. This balance is determined by our classification of your mortgage contract.

Section 3:

The "SURPLUS" is the amount by which the Anticipated Low Point exceeds the Maximum Permitted Low Point For Analysis Period.

The "SHORTAGE" is the amount by which the Maximum Permitted Low Point exceeds the Anticipated Low Point For Analysis Period.

ANALYSIS TYPE: 1/6 AGGREGATE
PROJECTED ESCROW BALANCE AS OF: JANUARY 31, 2013

ACCOUNT NUMBER: 0601506083
11,437.07 *

* Projected balance reflects all receipts and disbursements made prior to the date of analysis and all mortgagor payments and disbursements anticipated to be made prior to the effective date of analysis.

DATE	RECEIPTS	PROJECTED DISBURSEMENTS	CUR. BAL. PROJECTIONS	REQ. BAL. PROJECTIONS
PROJECTED BALANCE			11,437.07	666.61
2/01/13	166.65	.00	11,603.72	833.26
3/01/13	166.65	.00	11,770.37	999.91
4/01/13	166.65	.00	11,937.02	1,166.56
5/01/13	166.65	857.27-	11,246.40	475.94
6/01/13	166.65	.00	11,413.05	642.59
7/01/13	166.65	.00	11,579.70	809.24
8/01/13	166.65	.00	11,746.35	975.89
9/01/13	166.65	.00	11,913.00	1,142.54
10/01/13	166.65	.00	12,079.65	1,309.19
11/01/13	166.65	1,142.54-	11,103.76	333.30 L
12/01/13	166.65	.00	11,270.41	499.95
1/01/14	166.65	.00	11,437.06	666.60

Current Escrow Balance: 10,593.87-			
Esc Rcpts to Eff Dt		Esc Disb Prior to Eff Dt	
Due Dt	Due Amt	Disb Date	Disb Amt
05/09	.00		
06/09	.00		
07/09	22,030.94 *		

*Indicates Sum of Remaining Escrow Payments &/or Escrow Disbursements to Effective Date.

L ANTICIPATED LOW POINT FOR ANALYSIS PERIOD:
11,103.76

MAXIMUM PERMITTED LOW-POINT: (EXCLUDING MIP)
333.30

Section 3:

SURPLUS

10,770.46

ESCROW ACCOUNT ACTIVITY (FEBRUARY 01, 2012 - JANUARY 31, 2013)

DATE	TXN	PREV PROJ AMOUNT	PREV PROJ BALANCE	TXN	ACTUAL AMOUNT	ACTUAL BALANCE
11/01/11		.00	.00	TAX	1,063.90-	12,953.88-
12/01/11		.00	.00		.00	12,953.88-
01/01/12		.00	.00		.00	12,953.88-
BEGINNING BALANCE		.00	.00		.00	12,953.88-
02/01/12		.00	.00		.00	12,953.88-
03/01/12		.00	.00		.00	12,953.88-
04/01/12		.00	.00		.00	12,953.88-
05/01/12		.00	.00	PAYMENT	4,359.82	8,594.06-
06/01/12		.00	.00		.00	8,594.06-
07/01/12		.00	.00		.00	8,594.06-
08/01/12		.00	.00	FLOOD	857.27-	9,451.33-
09/01/12		.00	.00		.00	9,451.33-
10/01/12		.00	.00		.00	9,451.33-
11/01/12		.00	.00	TAX	1,142.54-	10,593.87-
12/01/12		.00	.00		.00	10,593.87-
01/01/13		.00	.00		.00	10,593.87-

Account Number	0601506083
Name	DONNA CHINLOY
Starting Escrow Balance	0.00
Ending Escrow Balance	-10,593.87
Starting Time Period	07/16/2009
Ending Time Period	12/12/2012

Transaction Date	Amount To Escrow	Trans Type	Transaction Description	Escrow Balance
8/6/2009		FB - 163	CORP ADV 2 ESCROW	
8/7/2009	-2,581.94	SR0	PAYMENT	-4,990.47
8/7/2009		FE - 163	CORP ADV 2 ESCROW	
11/9/2009	-1,614.16	E90	Escrow Disb-Tax County	-6,604.63
6/3/2010		FB - 163	CORP ADV 2 ESCROW	
6/4/2010	-2,179.91	SR0	PAYMENT	-8,784.54
6/4/2010		FE - 163	CORP ADV 2 ESCROW	
10/29/2010	-925.53	E90	Escrow Disb-Tax County	-9,710.07
6/3/2011		FB - 163	CORP ADV 2 ESCROW	
6/6/2011	-2,179.91	SR0	PAYMENT	-11,889.98
6/6/2011		FE - 163	CORP ADV 2 ESCROW	
11/2/2011	-1,063.90	E90	Escrow Disb-Tax County	-12,953.88
5/31/2012	2,179.91	R21	Escrow Refund-Flood	-10,773.97
5/31/2012	2,179.91	R21	Escrow Refund-Flood	-8,594.06
8/7/2012	-857.27	E21	Escrow Disb-Flood	-9,451.33
11/5/2012	-1,142.54	E90	Escrow Disb-Tax County	-10,593.87
Total Escrow Amounts	-8,185.34			

Survey: Lenders or title insurance companies often require a survey to mark the boundaries of the property. A survey is a drawing of the property showing the perimeter boundaries and marking the location of the house and other improvements. You may be able to avoid the cost of a complete survey if you can locate the person who previously surveyed the property and request an update. Check with your lender or title insurance company on whether an updated survey is acceptable.

G. RESPA Disclosures

One of the purposes of RESPA is to help consumers become better shoppers for settlement services. RESPA requires that borrowers receive disclosures at various times. Some disclosures spell out the costs associated with the settlement; outline lender servicing and escrow account practices and describe business relationships between settlement service providers.

✓ **Good Faith Estimate of Settlement Costs:** RESPA requires that, when you apply for a loan, the lender or mortgage broker give you a Good Faith Estimate of settlement service charges you will likely have to pay. If you do not get this Good Faith Estimate when you apply, the lender or mortgage broker must mail or deliver it to you within the next three business days.

Be aware that the amounts listed on the Good Faith Estimate are only estimates. Actual costs may vary. Changing market conditions can affect prices. Remember that the lender's estimate is not a guarantee. **Keep your Good Faith Estimate so you can compare it with the final settlement costs and ask the lender questions about any changes.**

Servicing Disclosure Statement: RESPA requires the lender or mortgage broker to tell you in writing, when you apply for a loan or within the next three business days, whether it expects that someone else will be servicing your loan (collecting your payments).

Affiliated Business Arrangements: Sometimes, several businesses that offer settlement services are owned or controlled by a common corporate parent. These businesses are known as "affiliates." When a lender, real estate broker, or other participant in your settlement refers you to an affiliate for a settlement service (such as when a real estate broker refers you to a mortgage broker affiliate), RESPA requires the referring party to give you an Affiliated Business Arrangement Disclosure. This form will remind you that you are generally not required, with certain exceptions, to use the affiliate and are free to shop for other providers.

✓ **HUD-1 Settlement Statement:** One business day before the settlement, you have the right to inspect the HUD-1 Settlement Statement. This statement itemizes the services provided to you and the fees charged to you. This form is filled out by the settlement agent who will conduct the settlement. Be sure you have the name, address, and telephone number of the settlement agent if you wish to inspect this form. The fully completed HUD-1 Settlement Statement generally must be delivered or mailed to you at or before the settlement. In cases where there is no settlement meeting, the escrow agent will mail you the HUD-1 after settlement, and you have no right to inspect it one day before settlement.

✓ **Escrow Account Operation & Disclosures:** Your lender may require you to establish an escrow or impound account to insure that your taxes and insurance premiums are paid on time. If so, you will probably have to pay an initial amount at the settlement to start the account and an additional amount with each month's regular payment. Your escrow account payments may include a "cushion" or an extra amount to ensure that the lender has enough money to make the payments



when due. RESPA limits the amount of the cushion to a maximum of two months of escrow payments.

At the settlement or within the next 45 days, the person servicing your loan must give you an initial escrow account statement. That form will show all of the payments which are expected to be deposited into the escrow account and all of the disbursements which are expected to be made from the escrow account during the year ahead. Your lender or servicer will review the escrow account annually and send you a disclosure each year which shows the prior year's activity and any adjustments necessary in the escrow payments that you will make in the forthcoming year.

H. Processing Your Loan Application

There are several federal laws, which provide you with protection during the processing of your loan. The Equal Credit Opportunity Act ("ECOA"), the Fair Housing Act, and the Fair Credit Reporting Act ("FCRA") prohibit discrimination and provide you with the right to certain credit information.

No Discrimination: ECOA prohibits lenders from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, the fact that all or part of the applicant's income comes from any public assistance program, or the fact that the applicant has exercised any right under any federal consumer credit protection law. To help government agencies monitor ECOA compliance, your lender or mortgage broker must request certain information regarding your race, sex, marital status and age when taking your loan application.

The Fair Housing Act also prohibits discrimination in residential real estate transactions on the basis of race, color, religion, sex, handicap, familial status or national origin. This prohibition applies to both the sale of a home to you and the decision by a lender to give you a loan to help pay for that home. Finally, your locality or state may also have a law that prohibits discrimination.

Frequently, there are differences in the types and amounts of settlement costs charged to the borrower — for example, some borrowers are charged greater fees for mortgages depending on their credit worthiness. These differences may be justified or they may be unlawfully discriminatory. It is important that you examine your settlement documents closely, especially lines 808-811 on the HUD-1 settlement statement, and do not hesitate to compare your settlement costs with those of your friends and neighbors.

If you feel you have been discriminated against by a lender or anyone else in the home buying process, you may file a private legal action against that person or complain to a state, local or federal administrative agency. You may want to talk to an attorney; or you may want to ask the federal agency that enforces ECOA (the Board of Governors of the Federal Reserve System) or the Fair Housing Act (HUD) about your rights under these laws.

Prompt Action/Notification of Action Taken: Your lender or mortgage broker must act on your application and inform you of the action taken no later than 30 days after it receives your completed application. Your application will not be considered complete, and the 30-day period will not begin, until you provide to your lender or mortgage broker all of the material and information requested.

Statement of Reasons for Denial: If your application is denied, ECOA requires your lender or mortgage broker to give you a statement of the specific reasons why it denied your application or



Survey: Lenders or title insurance companies often require a survey to mark the boundaries of the property. A survey is a drawing of the property showing the perimeter boundaries and marking the location of the house and other improvements. You may be able to avoid the cost of a complete survey if you can locate the person who previously surveyed the property and request an update. Check with your lender or title insurance company on whether an updated survey is acceptable.

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Frequently, there are differences in the types and amounts of settlement costs charged to the borrower — for example, some borrowers are charged greater fees for mortgages depending on their credit worthiness. These differences may be justified or they may be unlawfully discriminatory. It is important that you examine your settlement documents closely, especially lines 808-811 on the HUD-1 settlement statement, and do not hesitate to compare your settlement costs with those of your friends and neighbors.

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Statement of Reasons for Denial: If your application is denied, ECOA requires your lender or mortgage broker to give you a statement of the specific reasons why it denied your application or



GMAC Mortgage

November 8, 2012

Donna Chinloy
2672 Nw 124th Avenue
Coral Springs FL 33065

RE: Account Number: 0601506083
Property Address: 9000 Nw 28 Drive #306
Coral Springs FL 33065

Dear Donna Chinloy,

This letter is in response to an inquiry from the Consumer Financial Protection Bureau regarding the above referenced account. We are researching this request and will respond within 30 calendar days.

If you have any further questions, please contact me at 1-800-627-0128, option 2, extension 2365373.

Sincerely,



Bryan Duggan
Executive Account Manager

GMAC Mortgage

November 15, 2012

Donna Chinloy
2672 NW 124th Avenue
Coral Springs FL 33065

RE: Account Number 0601506083
CFPB Case Number 121105-000277
Property Address 9000 NW 28 Drive #306
Coral Springs FL 33065

Dear Ms. Chinloy:

This letter is in response to electronic correspondence received by GMAC Mortgage, LLC (GMACM) on November 6, 2012, from the Consumer Financial Protection Bureau (CFPB), regarding the concern you directed to that office. Specifically, this is regarding the foreclosure status on the above-referenced property.

This account was referred to foreclosure on August 4, 2009. At the time of the foreclosure referral, the account was past due for the May 1, 2009 and subsequent payments. There is no record that you have ever applied for a loan modification; specifically, there was no application received in 2009 when the foreclosure referral occurred.

Our records indicate GMACM made several attempts to contact you in the months leading up to the foreclosure referral, as well as since the referral. Our records indicate you refused to discuss the account information over the phone and advised several GMACM representatives that you were working directly with the bank.

GMACM has mailed several letters to the mailing address on file in an attempt to have you complete a financial analysis package, which would allow GMACM to review the account for any possible options that may be available. GMACM has yet to receive any type of financial information from you. A financial analysis package has been recently mailed to the mailing address on file and is also available on our website, www.gmacmortgage.com.

November 15, 2012
Account Number 0601506083
Page Two

In your correspondence, you claim violations of the "Unfair and Deceptive Trade Practices Act, Unauthorized and Fraudulent Mortgage Foreclosure Action, FCRA violations, R.E.S.P.A Violations and H.U.D Violations" and you also claim that GMACM used your identity; yet, you do not provide any evidence or documentation in support of these claims. GMACM does not believe it violated any of these laws, however, if you can provide the details on what you are basing these allegations on, we will thoroughly investigate. In addition you claim that GMACM lost the original Note. A copy of the original Note is enclosed for your review.

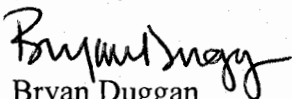
GMACM reported the account to the four major credit bureaus on November 13, 2012. GMACM is reporting the original loan amount of \$156,800.00, the amount past due (at of the time of the last reporting of \$59,392.00 including principal and interest) and the current balance of \$186,332.00 (the current balance is the current unpaid principal balance and any past due interest). In addition, GMACM reported the account status as 180 days past due and that foreclosure proceeding have started.

ResCap, the parent company of GMAC Mortgage, filed Chapter 11 bankruptcy. We continue to operate in the ordinary course of business and our filing has no affect on how the account is serviced.

The account is past due for the May 1, 2009 and subsequent payments and is in foreclosure; however, a sale date has not been scheduled.

If you have any further questions, please contact me at 800-627-0128 extension 2365373 or directly at 319-236-5373.

Sincerely,



Bryan Duggan
Executive Account Manager

Enclosure

cc: Consumer Financial Protection Bureau
Submitted Electronically

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

01/17/13

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

1 OF 5

RE: Account Number 0601506083
Property Address 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

It has come to our attention that the property listed above is currently vacant.

Within the next week, we will send a representative to change the locks and winterize the property (if necessary). We are taking these steps to protect our interest in the property per the terms of your Mortgage/Deed of Trust. Any cost associated with this service will be assessed to your loan account.

If you are currently maintaining the property, please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Collections Department
Loan Servicing

5:26

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

11/01/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

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~~Property Address~~ 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

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If you are currently maintaining the property, please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Collections Department
Loan Servicing

5:26

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

11/12/12

2/9

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

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Property Address 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

It has come to our attention that the property listed above is currently vacant.

Within the next week, we will send a representative to change the locks and winterize the property (if necessary). We are taking these steps to protect our interest in the property per the terms of your Mortgage/Deed of Trust. Any cost associated with this service will be assessed to your loan account.

If you are currently maintaining the property, please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Collections Department
Loan Servicing

5:26

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

11/27/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

RE: Account Number 0601506083
Property Address 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

You may qualify to receive financial assistance through the Florida Hardest Hit Fund (HHF) Program. This program, administered by Florida Housing Finance Corporation, is available statewide for homeowners who are unemployed or underemployed through no fault of their own.

Homeowners who qualify for financial assistance from HHF may receive up to 12 months of first mortgage payments paid directly to their lender, and/or funding to help bring a past-due first mortgage current.

To determine if you are eligible for this funding, you may log onto the official HHF website at www.FLHardestHitHelp.org. This website contains all the information you will need to complete your application for assistance, including eligibility criteria, step-by-step instructions, and prompts to help you.

Pre-screening services and application to receive funding from Florida's Hardest-Hit Fund program are **FREE OF CHARGE**; homeowners will not be asked to pay for any eligibility determination services in conjunction with applying for the program.

Please note that Florida Housing has identified several "imposter" and "copycat" websites posing as HHF application sites. We strongly encourage you to verify that the website you are using is, in fact, the official Florida HHF website **BEFORE** providing personal information. If you are suspicious about a website, please contact the HHF Information Line toll-free at 877-863-5244 to verify the website address.

Sincerely,

Special Programs
Loan Servicing

4:43

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

09/25/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

RE: Account Number 0601506083
Property Address 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

It has come to our attention that the property listed above is currently vacant.

Within the next week, we will send a representative to change the locks and winterize the property (if necessary). We are taking these steps to protect our interest in the property per the terms of your Mortgage/Deed of Trust. Any cost associated with this service will be assessed to your loan account.

If you are currently maintaining the property, please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Collections Department
Loan Servicing

5:26

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

07/24/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

RE: Account Number 0601506083
Property Address 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

It has come to our attention that the property listed above is currently vacant.

Within the next week, we will send a representative to change the locks and winterize the property (if necessary). We are taking these steps to protect our interest in the property per the terms of your Mortgage/Deed of Trust. Any cost associated with this service will be assessed to your loan account.

If you are currently maintaining the property, please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Collections Department
Loan Servicing

5:26

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

05/24/12

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

5/5

RE: Account Number 0601506083
Property Address 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

It has come to our attention that the property listed above is currently vacant.

Within the next week, we will send a representative to change the locks and winterize the property (if necessary). We are taking these steps to protect our interest in the property per the terms of your Mortgage/Deed of Trust. Any cost associated with this service will be assessed to your loan account.

If you are currently maintaining the property, please call our office at 800-850-4622 (weekdays, 8:00 a.m. - 11:00 p.m. CT; Saturday, 8:00 a.m. - 12:00 p.m.).

Collections Department
Loan Servicing

5:26

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

04/21/11

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

RE: Account Number 0601506083
Property Address 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

As we have been informed the above-referenced property is vacant, we will be sending a representative to the property within seven days to rekey and winterize, if applicable.

We are taking this action for the protection of our security under the terms of the Mortgage/Deed of Trust.

If you are maintaining the property, please contact the Collections Department at 800-850-4622 and we will attempt to cancel the work order.

Collections Department
Loan Servicing

5:26

9/28/2012

Equifax Credit Report™ for Donna Chin Ioy

As of: 09/28/2012

Available until: 10/28/2012 Report Does Not Update

Confirmation #: ~~1234~~76445

Closed Accounts

Account Name Account Number Date Opened Balance Date
Reported Past Due
Status Credit Limit

GMAC MORTGAGE 60150XXXX 04/12/2006 \$185,515 08/31/2012

\$56,625120+ DAYS PAST DUE

PO Box 4622

Waterloo, IA-507044622

(319) 236-5400

Account Number: **60150XXXX** Current Status: **120+ DAYS PAST DUE**

Account Owner: **Individual Account. High Credit: \$ 156,800**

Type of Account : Mortgage Credit Limit:

Term Duration: **30 Years Terms** Frequency: Monthly (due every month)

Date Opened: 04/12/2006 Balance: \$ 185,515

Date Reported: 08/31/2012 Amount Past Due: \$ 56,625

Date of Last Payment: 04/2009 Actual Payment Amount:

Scheduled Payment Amount: \$ 763 Date of Last Activity: N/A

Date Major Delinquency First Reported: Months Reviewed: 74

Creditor Classification: Activity Description: N/A

Charge Off Amount: Deferred Payment Start Date:

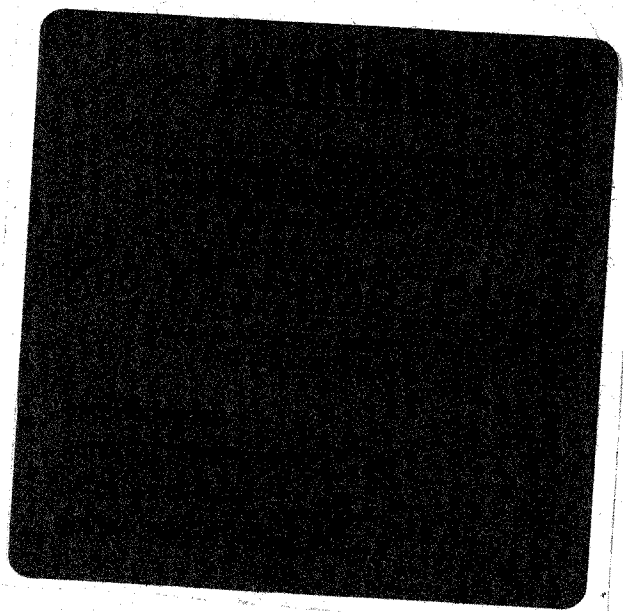
Balloon Payment Amount: Balloon Payment Date:

Date Closed: Type of Loan: Conventional RE

Mortgage

Date of First Delinquency: 05/2009

Comments: Freddie



Core Logic Field Services

GMAC Mortgage

3451 Hammond Ave
P.O. Box 780
Waterloo, IA 50704-0780

06/11/10

DONNA CHINLOY

2672 NW 124TH AVENUE

CORAL SPRINGS FL 33065

Re: modification
Home Safe Arbitration, Corp
mcnab Executive Plaza
1000 W. mcnab Rd
Pompano Bch, FL
33069

RE: Account Number 0601506083
Property Address 9000 NW 28 DRIVE #306
CORAL SPRINGS FL 33065

Dear DONNA CHINLOY

We have received your authorization allowing GMAC Mortgage, LLC to release account information to Richard Rolland and Carolyn Reiser. A copy of the request is now in your file.

For security purposes, an authorized individual must confirm the last four digits of one of the borrower's Social Security numbers when contacting our office.

If you have any questions, please contact Customer Care at 800-766-4622 between the hours of 6:00 am and 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care
Loan Servicing

2:18